

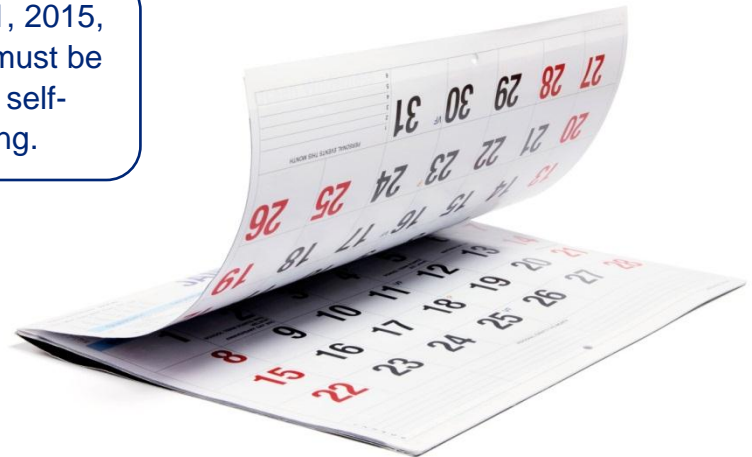
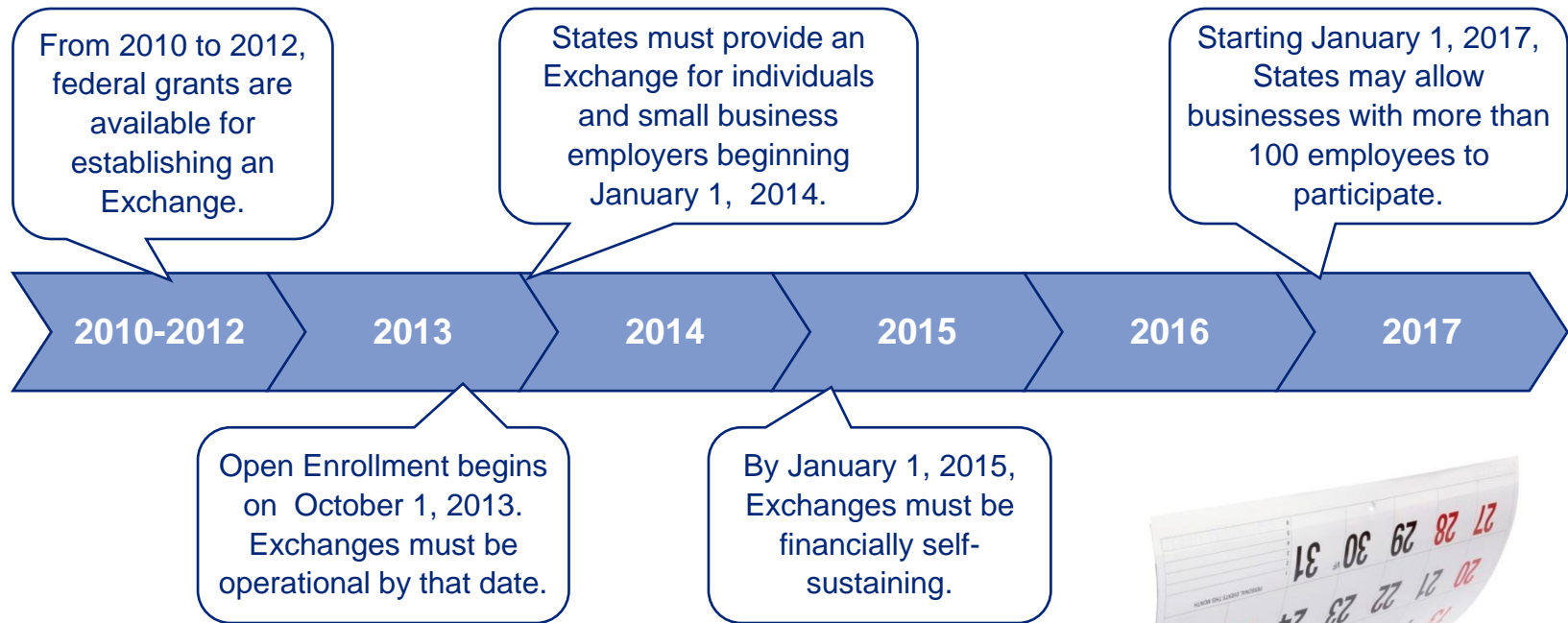


Rhode Island Unified Health Infrastructure Project (UHIP) Health Insurance Exchange Overview

September 2013

Patient Protection and Affordable Care Act Implementation Timeline

The Affordable Care Act requires a phased implementation of State Exchanges.



Rhode Island Health Insurance Exchange Key Stakeholders

The Rhode Island Health Insurance Exchange provides a marketplace for citizens to apply for government subsidized health insurance and to compare and purchase health plans. Key stakeholders of the Exchange include:

Small Business Employers

- Select plan
- Pay premium

Brokers and Navigators

- Help individuals, employers and employees use the Exchange
- Provides information about health plans and plan options

Individual Customers

- Screen for and apply for health care assistance
- Browse plans
- Enroll and purchase health insurance

Employees of Small Businesses

- Browse and compare plans
- Enroll and select plan options for employees

Plan Issuers

- Submit plans
- Maintain plan information
- Receive enrollments and premiums

RI Dept. of Human Services

- Receive applications for health care assistance
- Determine eligibility for government funded health insurance (Medicaid and CHIP)

RI Exchange

- Set Exchange business policy
- Certify and rate plans
- Approve exemptions
- Make vendor/carrier selection

Federal DHHS

- Create regulations that control State Exchanges
- Send/receive tax, premium, and other information used for verification, enrollment, and risk adjustment

Rhode Island Health Insurance Exchange Functions

Rhode Island's Exchange provides various functions to support individuals and small business employers using the Exchange.



Plan Management

Plan Management gathers stores and display health plan information It also:

- Accepts applications from health plan issuers
- Evaluates Qualified Health Plans (QHP) issuer applications
- Generates agreements between Qualified Health Plans and its users
- Completes the issuer and plan recertification processes
- Publishes plan information
- Monitors agreement compliance



Enrollment

The Enrollment module manages the enrollment process for individuals and households. Individuals can:

- Browse health insurance plans that are available in the Exchange
- Create an account
- Enroll in and purchase plans
- Pay premiums



Eligibility

The Eligibility module gathers and validates information related to an applicant's eligibility for health care assistance. In the Eligibility function, the system:

- Screens for citizenship and lawful immigration status – Individuals need to be US citizens or lawfully present aliens and not be incarcerated.
- Collects Modified Adjusted Gross Income (MAGI) household relationships and other eligibility data.
- Determines eligibility for Advanced Premium Tax Credit (APTC), Medicaid and CHIP.

Rhode Island Health Insurance Exchange Functions

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Navigator

The PPAACA requires States to operate a navigator program to help individuals shop for and purchase health insurance. In Rhode Island, navigators are certified by the Rhode Island Health Benefits Exchange.

- Distribute fair and impartial information about enrollment in health plans and availability of tax credits.
- Help consumers understand Exchange subsidies (tax credits) and Medicaid.
- Help consumers enroll in health plans, including Medicaid.
- Provide referrals for consumer grievances, complaints or questions.



SHOP

Small businesses (50 employees or less) use the Exchange to select and purchase health insurance plans for their employees. The Exchange's Small Business Health Options Program (SHOP) supports these activities.

- Supports browsing, data gathering and selection of insurance for small businesses
- Provides group enrollment for small businesses
- Manages accounts for small businesses



Broker

Small Business employers can enlist the assistance of a Broker to create and manage their plans and plan options. Brokers are certified by the Rhode Island Health Benefits Exchange.

Brokers use the Exchange to manage and track the businesses and employees they are assisting.

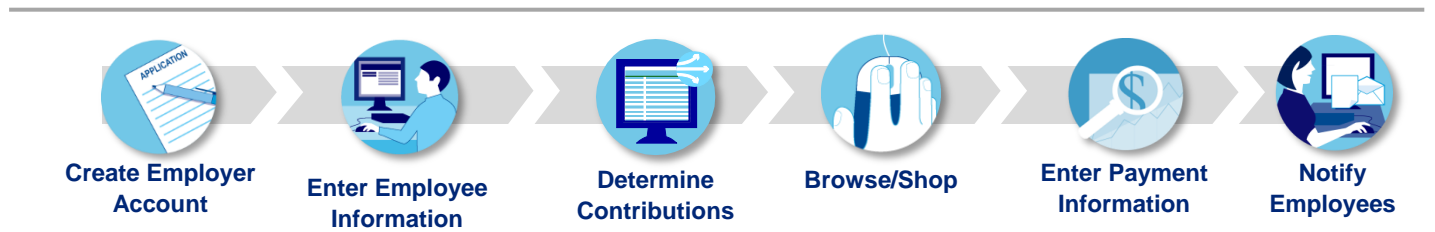
The Exchange provides a search function for employers and employees to search for and select a Broker.

Using the Exchange

The Exchange provides separate enrollment and insurance purchasing processes for individuals, small business employers and small business employees.



Small Business Employers



Small Business Employees

